



Order Filed on December 4, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Bruce W. Radowitz, Esq  
636 Chestnut Street  
Union, New Jersey 07083  
(908) 687-2333  
BRUCE W. RADOWITZ, ESQ.  
Attorney for Debtor(s)

In Re:

Agnes Antonio  
Alfredo Antonio(deceased)

Case No: 13-36754

Adv. No.:

Hearing Date:

Judge: RG

**ORDER RESOLVING OBJECTION TO EXEMPTIONS,  
MOTION AND TRUSTEE'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**.

DATED: December 4, 2018

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page 2

DEBTORS: Agnes Antonio and Alfredo Antonio (deceased)

CASE NO: 13-36754/RG

ORDER CAPTION: **ORDER RESOLVING OBJECTION TO EXEMPTIONS,  
MOTION AND TRUSTEE'S CERTIFICATION OF DEFAULT**

---

**THIS MATTER** having been opened by the Court by way of Certification of Default filed by the Chapter 13 Trustee and Objection to claimed Exemptions of the Debtor(s) filed by the Chapter 13 Trustee and the Debtor(s) by and through Bruce W. Radowitz, Esq counsel to the Debtors, herein, having filed objections and/or responses and that argument of counsel, if any, having been heard by the Court and the Court having reviewed the pleadings filed herein, and for good cause appearing;

**ORDERED**, the Chapter 13 Standing Trustee Motion and/or Certification of Default shall be marked settled, and further

**ORDERED**, the Objection to Claimed Exemptions of the Debtor(s) by the Chapter 13 Standing Trustee is hereby resolved wherein the Debtor shall be allowed an Exemption in Life Insurance Proceed in the gross amount of \$305,000.00, and further

**ORDERED**, that the Debtor shall forward the sum of \$45,000.00 to the Chapter 13 Standing Trustee, for and as an additional distribution to the General Unsecured Creditors, less Trustee fees and commissions, and further

**ORDERED**, that the Debtor(s) must continue to make Chapter 13 Plan payments to successfully complete the Chapter 13 Plan, and further

**ORDERED**, that if the Debtor(s) should fail to make any payments now due or due in the future under the Chapter 13 Plan, and said payments shall be delinquent for more than Thirty (30) days, the Chapter 13 Standing Trustee may submit a Certification of Default, and further

**ORDERED**, that a copy of this Order be served on all parties within Seven (7) days.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Agnes Antonio  
Alfredo Antonio  
Debtors

Case No. 13-36754-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.  
db/jdb +Agnes Antonio, Alfredo Antonio, 1109 Weber Street, Union, NJ 07083-5826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor New Penn Financial dba Shellpoint Mortgage Servicing  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Bruce W. Radowitz on behalf of Joint Debtor Alfredo Antonio bradowitz@comcast.net,  
r45676@notify.bestcase.com  
Bruce W. Radowitz on behalf of Debtor Agnes Antonio bradowitz@comcast.net,  
r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
William M. E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 9